

CalBank Card

I/We hereby apply for the issuance of a CalBank Card. I/We declare that the information I/We have provided in this application form is true and correct and shall advise CalBank Limited of any changes thereto. I/We hereby authorise CalBank Limited (hereinafter referred to as "the Bank"), to verify information provided by me/us from whatever source the Bank may consider appropriate for its own purpose.

I/We unconditionally and irrevocably agree to abide by the following terms and conditions.

TERMS AND CONDITIONS

1. I/We undertake that this application, signed by me/us, is for the issuance of a CalBank Card for myself and for my/our use and that doing so, I/We do not represent the interest of anybody.
2. I/We understand and accept that the Bank may decline my/our application without assigning any reason.
3. I/We understand and accept that the CalBank Card remains the property of the Bank at all times and I/We undertake to surrender it unconditionally and without reservation upon demand by the bank.
4. I/We undertake not to use or attempt to use my/our card without sufficient funds in my/our account to cover transactions undertaken.
5. I/We undertake not to use or attempt to use my/our Card after the bank has notified me of its cancellation/blockage.
6. I/We undertake to immediately advise the Bank when the CalBank Card is stolen, lost etc, giving details of surrounding circumstances by filling a Lost Card Report Form at a Branch of the Bank. I/We understand that if I/We fail to do so, I/We increase the possibility of fraud occurring on my/our account and I/We accept not to hold the bank liable for any such unauthorized transactions on my/our account.
7. I/We understand and agree not to hold the Bank liable for any transaction that occurs on my/our account prior to reporting the loss of my/our CalBank Card to the Bank.
8. I/We undertake to promptly return all found Cards, previously reported by me/us as lost, stolen, misplaced etc to the Bank.
9. Under no circumstance will I/We disclose my/our Personal Identification Number (PIN) to anybody, including family members, business colleagues, or staff of the Bank. I/We further agree not to hold the Bank liable should I/We disclose my/our PIN to anybody.
10. I/We recognize that I am/We are not allowed to give my/our Card to anybody except those involved at the transaction point. The Card is the property of the Bank and same is to be held in trust for the Bank and is therefore not transferable.
11. I/We hereby authorise the Bank to debit my/our account directly with all transactions undertaken at the Point Of Sale Terminals or ATMs with my/our Card and I/We take full responsibility for these transactions. I/We also agree to accept the Banks receipt of withdrawals and transactions as conclusive proof of all transactions.
12. The Bank is authorized to debit my/our account with all respective fees in connection with issuance, usage or renewal of the CalBank Card.
13. The Bank reserves the right to block my/our Card anytime it suspects any unauthorized transactions without notice to me/us.
14. The Bank reserves the right to vary these terms and conditions at its discretion without notice to me/us.
15. The Bank and its authorised agents reserve the right to ask for proof of a CalBank Cardholders identity if the CalBank Card is presented at a transaction point. This measure may be utilized periodically to enable the Bank to protect its esteemed customers against possible fraud.
16. I/We agree to withdraw cash not exceeding Bank of Ghana's Foreign Exchange Control Regulation limit each time I use my/our card outside Ghana. The Bank of Ghana Foreign Exchange Control Regulation limit is currently \$10,000 (Ten Thousand United States) per year and the Bank of Ghana may review it from time to time.
17. I/We agree to inform the Bank anytime I/We travel outside Ghana.
18. I/We agree to inform the Bank anytime I/We return from a trip abroad. This is to enable the Bank facilitate the use of my/our cards both at home and abroad. Failure to do so may result in the sanctions listed below:
 - Blocking of Card
 - Withdrawal of International Functionality
 - Complete Withdrawal of Card
19. I/We unconditionally and irrevocably undertake to abide by all the terms and conditions stated above.

Name Of Customer:..... Signature..... Date:.....